#### **Indian Women in IT sector: Beginning to Reverse Gender Discrimination?**

#### I. Introduction

Women's status in India generally is very mixed, with many negative indicators. Women are currently discriminated against in access to basic services. Female children face discrimination even in the womb. Literacy differentials across India are very steep. Violence against women is rampant. Incidents of atrocities against women are appearing in the media more frequently than ever before. As social demographers, we have been particularly concerned with the extreme devaluation of female life that leads parents to resort to sex selective abortion and even female infanticide. Devaluation refers to the low value attributed to daughters; discrimination is the propensity for malignant action that can result from it. We have each looked at these issues in various contexts (Clark 1987, Sekher and Hatti 2006). Both the culture of female devaluation, and the fatal discrimination which can and does follow in many cases, are currently spreading throughout India even to places where they previously did not prevail.

In relation to this negative and alarming picture, we seek an example of its opposite. We suggest that a partial reversal of the culture of female devaluation may be currently emerging in the urban middle class among young women employed in India's high-tech sector. We report here on a brief, exploratory study carried out in Bangalore in 2005, under the auspices of the Institute for Social and Economic Change. We discuss issues raised by interviews conducted with young, educated, career-oriented women in Bangalore between the ages of 20 and 36.

Economic, social and political developments during the last five decades have resulted in some improvements in the status of women in India. One area where progress has been made is literacy and education. The proportions of women completing primary and secondary education have increased considerably. Another related development is women's participation in the labour force. Economic development and gains in education have increased opportunities for well-paid jobs particularly for urban women. Shrinking gender differences in education and employment point to the possibility of an improving status for urban women. At the political level, with the one-third reservation for women in local self-government, we also have nearly one million women leaders emerging at the grass-roots level.

But a noticeable cultural change in status and valuation can only happen when there is a significant change in attitudes towards women. When societies are male-dominated and a long-standing culture of female devaluation exists, education and income do not necessarily ensure higher status for women and less gender discrimination (Das Gupta 1987; Basu 1992).

At the same time, education, media exposure and working opportunities outside the home may provide new ideas, and a change in traditional cultural expectations and values. Investment in human capital can increase women's capabilities, expand opportunities available to them, and enable them to

exercise choices. When more and more women are exposed to the globalized world, many changes can gradually alter or reverse the patriarchal values of a traditional society. And at least among India's urban middle class, particularly among educated young women employed in the high–tech sector, a rather silent revolution seems to be happening that may prove to have far-reaching implications for gender equality and social change.

India has a very large middle class—estimated at more than 200 million—making it a significant and crucial segment that can act as a harbinger for social change. Middle-class women in general act as a cultural model for others, whether in education, employment, lifestyle, marriage or increased female autonomy.

### **Status of women: Evidence from surveys**

Dreze and Sen (1995) argued that "the persistence of extraordinarily high levels of gender inequality and female deprivation are among India's most serious social failures. Few other regions in the world have achieved so little in promoting gender justice" (p. 177-178). Based on a nationally representative sample survey of about 90,000 women (IIPS and ORC Macro 2000), it was found that a majority of women in India married before they reached the legally prescribed minimum age of 18 years. This included 41 per cent of urban women, much against the spirit of the Child Marriage Restraint Act of 1978. The survey also indicated that two-thirds of women were not regularly exposed to any mass media, including 13 percent of the women living in urban areas.

Labour force participation can be a preliminary step towards women's empowerment, although this effect depends upon the type of occupation, amount of earning, and the women's actual control over resources. Women who work regularly, earn income and contribute a substantial proportion of family income are more likely to be "empowered" than other women, according to Sen (1990). However, it was found in the above survey that only 24 per cent of urban women were gainfully employed. One-fifth of that group reported that their family was entirely dependent on their earnings. Another 30 per cent stated that they contributed about half of the total family earnings.

The survey made some notable revelations about women's control over their finances. Thirty per cent of the women who earned money said that their husbands and others in the household made all the decisions on how the money they earned would be used, while 57 per cent of the urban women who were earners said that they made some decisions on their own regarding how to spend the money they earned. Just working at a paid job did not actually result in greater autonomy and freedom within the household for most women.

Apart from this very limited economic freedom, cultural factors also play an important role in devaluing women. One important cultural feature is the value attached to sons. A strong son preference results in discrimination against daughters on many occasions. Miller (1981) argued, "the problem is that the son preference is so strong in some areas of India and amongst some classes that daughters must

logically suffer in order that families' perceived and culturally mandated needs are fulfilled" (p 25). Logically, this would imply that preference for sons coexists with actual discrimination against daughters. If we consider that changes in the sex ratios of children aged 0-6 years are an indication of the status of the girl child in India, it gives a very abysmal picture. The large number of "missing" women from India's population indicates persistent discrimination against women; according to Sen (1990), it tells us "quietly a terrible story of inequality and neglect leading to excess mortality of women." The increasing incidence of sex-selective female abortions, female infanticide, and the deliberate neglect of female children are a result of this persistent discrimination. The widespread use of advanced medical technologies like ultrasound has permitted the identification of the sex of the foetus and this, followed by sex-selective abortion, has given families a new means to control the gender composition of their children, following the strong son preference found in most communities. Daughters rarely are able to substitute for sons, and are subjected to new "trade-offs" by being seen as "limiting opportunities" for sons (Croll, 2002). Continued notions of females as secondary, in the context of reduced fertility, explain the intensification of son preference and the continuing discrimination towards girls as parents consider these trades-offs.

One factor leading to strong disincentives and discrimination against daughters is the practice of dowry, which together with marriage costs is a major drain on household resources (Menski, 1998). Dowry demand is responsible for many ills perpetrated against women in most parts of India. Both the emergence of dowry in many communities that did not traditionally practise it, and a phenomenal increase in marriage expenses, influence parental decisions to get rid of daughters. That is why in many Indian families the birth of a son is an occasion for celebration and the birth of a daughter is often considered as a time of crisis. Though many argue that with the increase in education and economic opportunities son preference will eventually decline, evidence from recent studies indicates, to the contrary, a strengthening of gender bias in low fertility areas, even when education and income are improving (Das Gupta and Bhat, 1997).

# Globalization and gender

Economic reforms initiated in India during early nineties have had intended and unintended repercussions. The economic restructuring and increased reliance on market mechanisms have brought changes which may have a tremendous influence on women. The flexibilized labour market of today is more conducive for women to enter, though the insecurity factor is on the rise. The liberalized market also promises through a worldwide exchange of information and skills to establish a cosmopolitan culture. More women can get work with attractive salaries that can give them a certain confidence and economic independence that may help them to withstand the gender discrimination that prevails in Indian society. At the same time, there is also a strong concern that with globalization, those who are unskilled and poor are likely to be marginalized further, and poor women in particular will be adversely affected (Sethi, 1999).

But what about women who can take advantage of the new world market and the new job opportunities that are emerging? Educated, English-speaking, urban middle-class women find in the high-tech sector not only an opportunity to improve their financial autonomy, but also a platform for greater mobility and larger social acceptance in a male dominated society. This cannot be considered as a mere

cosmetic change, but as the small beginning of a reversal of female devaluation at least among the educated segments of society. The demonstration effect of this new development may have wider social implications for upgrading the image of daughters, at least in the minds of their own parents, thus creating a different family model.

The most promising current field of jobs available to women is in IT-enabled services in major cities of India, notwithstanding the valid criticism that these jobs exploit young Indians who have a degree and nowhere else to go. Large numbers of young women are absorbed into this new sector, and while some of them gain little from it, some consider the opportunity as a stepping-stone for their career advancement. This is an industry where gender is not a criterion for recruitment, although gender disparities are found to occur at the higher management and technical levels. Studies pertaining to the IT sector in India have not yet adequately considered some of the important social impacts of this new development, including its influence on the culture of daughter devaluation.

## The proliferation of IT-enabled services and related business growth

As a very fast-growing portion of the high-tech sector, information technology-enabled services are already employing more than one million people in India. Both call centers and business process outsourcing centers (BPO) are subsumed under the category of IT-enabled services (or ITES). As much as 35 per cent of this workforce is expected to be made up of women by 2007 (NASSCOM, 2002).

The people who currently work in these ITES jobs are almost without exception from Indian society's upper middle class, where, as Ramesh (2004) correctly observes, many are under-utilizing their higher education qualifications doing low-level work. Many of the jobs are stressful, monotonous, hazardous to health, and subject to heavy surveillance, although masked with a charming exterior. Sometimes customers are rude and abusive to workers (San Francisco Chronicle, Nov. 17, 2005). At the same time, jobs in call centers and BPO agencies pay fantastically well.

Does the opportunity to earn a great deal of money in a short time present a special opportunity to young women, some of whom are just starting their careers? Does it make a difference in the balance of respect they receive within their families? Do they have increased control over money and future options within work and marriage? These questions will be addressed below.

The growth of the IT-enabled services sector is characteristic of the rapid growth of the high-tech sector in India more broadly since liberalization began in 1991. Liberalization has brought multinational corporations to India in force, and spawned the creation of many new India-based businesses. These trends have changed the structure of career opportunities for educated young people. In addition to young women working in call centers and BPO concerns, we talked with a number of young women who are pursuing an MBA equivalent qualification in a local business school. We wanted to understand how their parents decided to support them in pursuing this option, and to ask them as well about their current expectations about their futures and about the relation between work, marriage and family life.

There are several objections in the literature to the kinds of jobs that have emerged in the new information sector. One is that these jobs exploit and demean people. Another is that the kind of training people receive as they work for these companies has the effect of questioning the value of their culture and changing it to a more western model. At a more macro level, critiques of the growth of neo-liberal political economy point out those national and state governments are irresponsibly colluding with an unrestrained model of economic development that capitalizes on the cheap availability of educated people, bypassing their responsibility to concentrate development efforts on the poor. (See Kelkar, *et al.*, 2002; Gothoskar, 2000; Mitter, 2004; Ramesh, 2004; Singh and Pandey 2005).

More relevant to our immediate purpose, there is the objection that these jobs hold out false promises of gender equality, which cannot be met. Some believe that ITES jobs make no difference whatsoever in the traditional roles of women. Some scholars, however, have recently found value in the growth of employment in the ITES sector for women who have the opportunity to take up these new jobs (Ng and Mitter, 2005a, 2005b). While fully acknowledging the validity of many of the objections to information sector employment, as discussed further below, we find reasons based on the findings of our interviews to contribute to the latter stream of discussion.

## Theoretical framework and research design

A large literature has recently emerged on the concept of women's empowerment. Varied uses of this term have posed a variety of measurement problems for research, however, casting some questions on the concept's theoretical validity. Kabeer's (1999) critique of these problems and her carefully devised definition of empowerment, stipulating the conditions to be met to use this term, are persuasive to us. Women can only be empowered against a backdrop of disempowerment, in her view; empowerment must be an active experience, in which a woman is able to make changes in her circumstances. Nussbaum's (2000) work on how women's capabilities can be expanded broadens this concept.

If young women are brought up with every advantage, it could be argued that they cannot really become more empowered in Kabeer's exacting sense. However, in this paper we observe some young women who are exercising options and pursuing opportunities beyond the norm, in relation to the life experiences of their own parents. Appropriately, then, we adopt an inter-generational framework, bringing to bear some of the theoretical contributions of social demography and demographic history. This framework includes the following considerations. There is a need not only to look at the globalization and westernization issues of the last decade and a half, but also to place events affecting women's status in a longer historical context than that. The demographic situation of the present is sharply different from that of the past—even the past three or four decades of life experience of today's middle generation.

Against a backdrop of very rapid mortality and fertility decline, there can be a sharp change in the norms governing family life, just as there are in those governing family formation. There appears to be a beginning reversal of the culture of female devaluation in this demographic context, although such cultural tendencies now only pertain within a small privileged class. These changed norms may spread through a

demonstration effect, although in the study under report here, we cannot examine the demonstration effect itself; that will require future research on a wider population base, as will be proposed in the conclusion.

To examine the tendencies of greatest interest, we focus on young women's relationships with their parents, their feelings about the money they earn, and their hopes and plans for the future regarding conditions of marriage and career ambition. We then return to the way these plans are currently being negotiated with the parents. Other issues touched upon in the paper include the public policy issues for education and workforce development, and the pressing issues of career development in the individual lives of social actors, which arise from our study.

This study is based in Bangalore, the fastest growing city in India, which had a population of only 800,000 in 1951, but had grown to 5.6 million in 2001 and is estimated as approximately 7 million now. Today, Bangalore is India's fifth largest city, the momentum of its industrial and commercial growth being unequalled in the country. During the last decade, Bangalore has emerged as a major center for outsourcing. Its success in attracting a large volume of software and IT-enabled service businesses has received admiration from other parts of the world<sup>1</sup>. It has come to be regarded as the Silicon Valley of India. The United Nations Human Development Report (UNDP, 2001) has recognized it as one of the leading global hubs of technological innovation. Among the 46 cities identified in the Report, Bangalore secured a joint fourth slot along with San Francisco and Austin in the USA and Taiwan's capital Taipei. It is ahead of New York, Montreal, Cambridge, Dublin, Tokyo, Paris, Melbourne, Chicago, Hong Kong, Kuala Lumpur and Singapore, among others.

We collected 16 case studies from young women who were recent college graduates with ITES sector work experience, plus another 15 from young women who were studying for MBA-equivalent certificates, and four from young men studying in the same programme. All the women were between the ages of 20 and 36; three were in their thirties and the rest in their twenties. For most of those with call center experience, that work was seen as only a temporary stepping-stone to a more fulfilling career. For those in BPOs, there was more of a sense of this being a possible long-term career. In interviews, we were interested in the skills the women felt they had developed, their income and what they planned to do with their money, their career development plans, their marriage and family options, the amount of support their parents were giving them (and their husbands, if they were married), and what difficulties and negative experiences they had faced while doing the work.

Many of these young women believe that they currently enjoy a remarkable freedom. Five are already married and feel they have maintained much of their freedom after marriage. Those not yet married believe they may not continue to have all the freedom they do now after marriage. But they intend to continue to work throughout their lives, to have money for their own purposes, and to have an equal say over money within the marriage. They see no need to disagree with parents over marriage plans in order to obtain these desired conditions; most expect to have arranged marriages. But they say that they will insist upon finding husbands who will cooperate with them equally. The young men interviewed agree with this

requirement. The respondents all expect to have very few children; one or two for most, in some cases none. Those who do want children, expect to receive support in caring for them from both their parents and their in-laws.

Their career aspirations are fully supported by their parents; in some cases, in fact, these plans seem to fulfill unmet aspirations the parents themselves held in an earlier social and economic environment.

The inter-generational transfer of funds and attention we observe seems to fit fully with Caldwell's (1978) prediction about the changing flow of resources, attention and affection from parents to children with the rapid advancement of the fertility transition. (See also Saavala 2001 and Sekher and Raju 2004, for relevant discussions of sharply changed aspirations for children in the context of rapid fertility decline in South India).

Women workers in today's urban employment environment are currently being interviewed quite frequently, and a considerable literature has developed on their work. The principal focus of our interviews is not just about the nature of the work, which has been quite well studied, but on the changes occurring in the women's relationships with their parents, their feelings about the skills they gain and the money they earn, and their hopes for the future regarding conditions of marriage and career ambitions. We also explore career development issues with them to appreciate their ambitions and to better understand how realistic their aspirations may be.

Our method of obtaining our respondents was by referral from friends of theirs whom we knew, then by snowballing from one referral to another. This method of course does not create a representative sample of young women in the ITES sector. It instead allows a snapshot of a slice of the workforce that is fairly homogeneous in many ways. We do not wish to claim statistical validity of any kind. This is a purely qualitative study, offered to provide fodder for hypotheses that could be tested with more quantitative ones, to be fielded in the future. We consider such hypotheses in the conclusion.

#### II. Case Studies

These case studies are each summarized at first without comment, and then a commentary is provided either on single cases or on groups of cases.

**Shyamala,** age 36, married and the mother of one child, took a counselling certificate after college, and worked in a call center as a counsellor for three months. The money she earned there enabled her to take another training course that furthered her qualifications as a professional counsellor. This use of the money to improve her skills was fully supported by her husband.

She referred a friend who was interviewed by phone. **Sita,** age 32, also married, is a travelling sales representative for an MNC, and had also been a counsellor in a call center. She was too busy to meet, as she was constantly on the road travelling all over South India. Asked whether the call center job had

helped her career, she said in a resounding voice, "Oh, yes! It was my first job. It made me stronger. Having to work at night was controversial. I learned a lot; I became a tougher and more assertive person. I learned how to talk to people, interpersonal skills, and a high standard of customer service skills".

These two early cases could not be elaborated to ask all the questions of interest. Yet they convey the value that two young married women in their thirties attribute to the recollection of earlier call center work, seen as a stepping stone in their professional careers. These women, each more than a year past their call center experience, are now engaged in careers they consider their real ones. Each found either the skill-building experience or the money she made useful in moving forward to another level in a desired career, not directly connected to a call center.

**Vijaya**, age 28, drove up in her car to the meeting place, wearing a skirt and blouse. She had done her schooling at a private school and had gone to a local college, all the while living at home. In fact, she still lives at home. She worked at a call center a couple of years ago, before moving into a BPO job. Her English is very fluent. The interview was tape-recorded.

"I currently work for a BPO, an insurance company from the U.K. My present job is related to subjects I did in my B.Com. in college. It's about death benefits and pension claims, procedures that take place in order to invest, and about funds and value and investing, so it's quite interesting. Every year the laws change and there are things to learn. It's a much better career opportunity than a call center, and it's more relaxed. It's important to be able to relax at work so you can give your quality attention to it. We work on a team; it's about your responsibility and acting quickly. You are all equal on a team; but if you're a quick learner and can grasp a lot of things, you can move ahead.

"The work I did in the call center was quite monotonous. Almost four years back, the call center concept was new in India; nobody knew what to expect. All we knew was, the salary was really good! Our center was in the Leela Palace Hotel. They were paying 1.3 lakh rupees per annum. Before, I worked in an Indian industry for two years, just getting paid 4,000 a month, so this was a huge jump—from 48,000 to 1,30,000 a year.

"We thought the night shift would be fun, we'd have night life and also have the day to ourselves. The drawbacks we'd find out later. What I liked was that we were interacting with people from a totally different culture. My first job involved US customers. I gained a lot of knowledge; it was fun learning about them, and they shared a lot of things. As long as it was friendly, we could socialize a bit. It was a job verifying people's credit cards. They would phone in to activate their cards, we would ask for their Social Security number and then say, 'There you go, it's verified.' You have to say what is in your scenario, or they pick it up as a quality error. We were taking 300 incoming calls a day, doing this for one year continuously. We were also offering other products during these calls, doing upselling, insurance and so on.

"The work in my firm shifted after a year to solving people's problems. We had games on CDs, which sometimes didn't work. We had to deal with a lot of irate customers, and the training didn't cover that very well—we learned about it on the job. But it was difficult to go on talking for nine hours continuously, and the rules were getting more stringent. When you're doing night shift, biologically you are changing the whole routine of your life. You sleep in the day and work in the night. It was okay for two or three months, but after a whole year, you'd have medical problems. The fun was gone. I would have a headache and try to take leave and they wouldn't let me. You know, my health is also important. You can't stay long, so the attrition rate is high, not like in a BPO.

"Knowledge-wise and interaction-wise, though, it gave me the opportunity to move up. My routine now is different; I work a shift from two to eleven. There are new things to learn, there is paperwork, there are interactions, and there are no scoldings for me. I see a lot of career growth possible here. Wherever you work, there is always pressure. You move to the next level to improve your salary.

"Initially my mother felt you shouldn't send a girl to work at night. Parents are possessive about girls—even about boys. Then it was all so new. It seemed like pretty soon we'd all be like Americans. They had a bad opinion about it. But now that time has passed by, people still want to work in call centers. My brother is working in one now. Now parents say to each other, 'Yes, my daughter works in a call center,' my son works in a call center;' it's no big deal now.

"These jobs have solved the employment problem in India to an extent and are generating revenue for the government, and we're proud of that. I was actually very highly qualified compared to the needs of the job. If you give a person a script and his English is good, and the other person can understand him, that's all you need. Back then, all they were taking were graduates.

"Before, each member of my family was earning around 5,000 a month, so when it was time to buy a new TV or something, we would all discuss it together. When I started earning a lot more, I would go out and buy something for the house. I would have money in my hands, so I'd just go out and pick it up. My mother was not happy, because we weren't planning together any more. So I said, 'Next time I'll ask you and we'll go out together.' This made her happy. Parents in India are not against your earning; it's about how much you still depend on them and involve them. This is not just my own car, my mother and brother and I have pooled together to buy it. She made the down payment, and my brother and I make the monthly payments.

"My mother works as a senior administrator in a government office. She went to work after my dad's death when I was 13. My dad was an electrical engineer. Both parents were graduates. Before the call center job, my mother and I would start the day together, have coffee, in the evening cook together, and together go shopping. When I started working at night, I used to see her only on the weekends. We missed a lot of things, communication and all. I would never get to take leave when it was time to visit friends. I missed my own cousin's marriage! All this is not there in the BPO jobs.

"About my own marriage, I'm lucky; my family says, 'If you have someone in mind, let us meet that person.' I will probably go for a love marriage—I am seeing someone now. My boyfriend is currently in the U.S. But if that doesn't work out, I might go in for an arranged marriage." Did she plan to have a dowry? She retorted, "Dowry! No, I won't have a dowry. In my family, it doesn't exist. If I had to have a dowry and get married, I would just keep all that money and blow it on myself. I'd say, if you have so much money to give, please give it to me!

"Working after having children is up to both partners. But if my child needs me, I won't mind giving up work for a few years. I'm sure with this background, I'll get a job again."

Vijaya's interview is very detailed, as she was highly conversational and most eager to participate. A young woman of the thoroughly modern sort with a lively set of opinions, she would probably have been so even if the ITES sector did not yet exist. But she has found in it a worthwhile set of work skills to learn and to excel in, and feels that by working in an insurance BPO, she is now making useful strides in the banking and insurance industry, where she sees her career located. She displays a breezy attitude towards her financial independence, taking it almost for granted. Her relationship with her mother has changed, and has been worked out very harmoniously. Barring an economic downturn, one does not doubt her certainty that she will probably always be able to find a good job.

**Seema** was referred by a student at the Institute, who had grown up in the same neighbourhood. The interview took place in a coffee shop where she arrived on a motor scooter, dressed in a *salvaar* outfit. She is 25, college-trained as an architect and interior designer. She worked at a call center just for a few months because she urgently needed the money. She said a call center is only a place to go to earn money—not a career.

The job was to call up the people who had a certain U.S. credit card, and to tell them there was a special insurance for cardholders. There was one paragraph that had to be recited exactly on each call. Calls were recorded. If you changed a single word, the call would be logged as a "pended sale," and your incentive money would be lost. She had to use an assumed western name. She had an American accent class, but said that it was very shallow.

If the customer did not buy, the call would be repeated a month later. This annoyed customers, and they would scold her for calling again; but it was required. There was pressure to make seven or eight sales per day. She was doing well in meeting the quotas. She left the job because of a supervisor's misrepresentation of her record. She said he was jealous of her good performance and felt threatened by it, because good performers could be promoted. She would get home upset about the distress the manager had caused her; she did not feel safe. She also spoke of how short the breaks were. Her mother urged her to quit, and she did.

She said well-qualified people were working there just for the money. You could start with Rs.13, 000 or 14,000; with experience you could earn Rs. 20,000 a month. "If you are really career-oriented, you will not work in a call center, because it spoils your real career." Now that she is working as an architect and also giving private tutoring, she says she makes twice of what she did at the call center.

The job was a temporary measure undertaken when her parents needed her help. Her father had a serious accident and couldn't support the family for a while. She has been working hard at each stage of her career; now she would like just to get married and quit working. However, a young man who has come forward as a potential groom would like her to continue working at her profession, at least part time.

Seema's trenchant critiques of the call center industry are quite on the mark in relation to many people's experiences. She has no respect for these job opportunities as such. She took advantage of the quick earning potential until she could not stand it, and then quit. She is a professional, and has her pride. At the same time, she is very tired and wants to quit working for a while if she can. Her call center experience was less advantageous than that of her sister Revathi, who worked at a larger company. Seema did not identify much that was of value to her in the experience, except that she was extremely, justifiably proud of helping out her family. She is an exception in wishing not to work; but her potential fiancé's reaction is very telling in regard to what young men in this social bracket are looking for nowadays.

Seema referred her older sister **Revathi**, who is married and was expecting her first child when we spoke. She arrived at the interview at a coffee house wearing salvaar kameez, bringing her husband with her. Revathi is 30 and her husband is 31. She worked for an internet company for two years, but had to quit when she got pregnant as the company did not provide adequate leave. Recently she has worked for another call center, to which she plans to return a few months after the child's birth.

She was the first in her family, as the eldest child, to take up this work in order to help them at their time of need. She became a financial mainstay to her parents and sisters and brother, and says it greatly increased their respect for her. She was able to replace her father's salary while he was unable to work. She was able to buy gifts and clothes for her siblings. This changed her lifestyle, she says, and brought a lot of love from the family her way.

Her parents very much regretted her going to a call center at first, as she is a law school graduate. They had put a great deal into educating each of their four children to a high level (three daughters and one son, the youngest child). The parents have less education—the mother up to 10<sup>th</sup> standard, the father a B.A. They were worried about the call center environment and the mixing of people there, but the experience was broadening for her. There was no caste or gender barrier between people at the job; all were equal, she said.

Revathi said that while the work was monotonous, if the call center industry continues to grow she could consider climbing a career ladder within it, becoming a supervisor and attaining promotions. There

are good things in the industry, she says, and a lot to learn: valuable soft skills, professional level English (which she displays). At the present time, however, she is doing a correspondence course for her Masters in Business Law. Her first career ambition is to become a legal advisor to a firm. She avows herself to be seriously career-minded, in spite of the impending arrival of her baby. Kids are important, but so is career, too, she avers.

Once she started working, even her mother, who had never even gone to restaurants or movies, began to change, because her daughters wanted social as well as financial freedom. Revathi gained strength helping the family to change. Previously she had been retiring and shy; but now, "Whatever decision I take is right," Revathi says.

Her husband says the two of them have been in love for years, and have known each other since school days. They married recently after convincing both sets of parents that a love marriage was okay. They are of the same caste, in any case. He has qualified as a dental surgeon with a bachelor's degree. They both expect to have Revathi work as much as she likes. They plan to have a joint say over all the earnings they both make. He is not at all bothered if she gets more degrees or higher-level jobs than he does. "I'll be happy seeing her grow," he says.

When the baby comes, they tell me, both sets of parents are eager to help. Revathi was just about to go home to her parents that weekend to wait for her delivery.

The family story of these two women is compelling. The parents worked to help each of their children to surpass them, with no restrictions based on the sex of the child; then they fell upon hard times. Their daughters were able to go outside of their chosen career paths to work in the fast money sector and make up for the financial troubles facing the family; and they did so with pride. Their relationships with the parents were renegotiated. The daughters gained respect from the family and considerable authority over the use of their own earnings.

The older sister seems practically recreated by this experience, not just in skills, but in glowing personal confidence. Revathi and her husband also seem to walk a fine line between two lifestyles, two ways of understanding the world, deftly and gracefully, and to support one another in doing so. They plan to maintain respectful traditional ties with their more conservative elders, and derive all the benefit that doing so can provide them in terms of family support, and yet still create a new kind of mutual, careerenhancing relationship for themselves.

**Kalyani**, age 22, arrived at a coffee house wearing *salvaar kameez*. She has worked in a BPO operation since her B.Com. from a local women's college in 2004. She had gone to an English medium secondary school. For a year she worked a night shift; now she has a day shift and gets home by 6. Her work is in insurance, indexing and adjusting claims routed from several U.S. companies. She likes her work, though it's not much related to what she had studied in college. She feels appreciated for doing good work

finishing claims, and likes dealing with a different part of the world. She says Americans use more insurance than Indians do, even including their domestic partners; this makes it interesting to see how life is different elsewhere. She enjoys the challenge of working for the awards and incentives the firm offers.

Her parents had objected to the call center work, and she believes her BPO job uses more brains. When she joined, however, the company gave her call center training as well, in case of sudden need. The qualities stressed in her interview were patience, flexibility, ability to interact well, and being a team player. She says her interview was very successful because she has the right personality.

She feels that it's a good idea to make at least an 18-month commitment to a company. Job-hopping is easy, but promotions are possible to Senior Team Member, which makes it worthwhile to invest one's time in a company. She spoke of her willingness to work hard for her company. She would ultimately like to become a manager, and take a business visit to the U.S.

Kalyani's family is quite orthodox. There are four children, three daughters and one son, and she is the second child. Her elder sister is married and not working. Kalyani does not go out on team outings, because her family objects to her spending two or three nights away. She wishes that she could go, but her parents are pleased that she follows their wishes. Her money now goes directly to her father. When she asks for any of it, he gives. Most of it is being invested in insurance policies to save on tax liabilities.

In one or two years her marriage will be arranged. Although she has no one in mind, she says she can see having a love marriage. If she were in love, she would convince her parents first and then marry. She would not easily accept a "no" from them, she vows; she would require good reasons. She seems spirited, possibly assertive. Husband and wife should both have the same ideas about money, she says; it isn't necessary for either of them to have their own. She plans to work after marriage, but a short break for having children would be okay.

Kalyani's sparkling ways are belied by the possibility that she may need to yield some of her ambition soon enough. The conformity and financial dependency required by the family, and respectfully maintained by her, suggest that she may find it hard to negotiate a different kind of marriage. But she speaks eagerly about the work skills she has learned, and about the career aspirations that she believes reasonably follow from them. If there is opportunity to move up, she will try to do this, as long as she can remain attached to the labour market.

There are several young women from a Madurai college living together in Bangalore, all working for the same major multinational corporation. Interviews with six of them took place at their joint apartment.

**Vidya**, age 21, was wearing a tee shirt and pants. Her interview was tape-recorded. "I've been working for the company for two months; it's a BPO job, business process delivery outsourcing. I do invoice

processing for the inventory section. I post the invoices into the system using SAP. We have daily work, weekly work, and a separate account for month end. Usually training is given, but in my case there was an urgent need, and I was trained by my team leader and started working and learned on the job. The salary was very attractive. My degree is a B.Com, and in that I enjoyed studying accounts, which I do get to do. But I'm not totally dependent on my degree. The job might not be very interesting to me for a long time, but as an entry type of job, actually it is interesting. In this company you can move into different departments. The career opportunities are very good.

"We were recruited on campus three months before graduation. It was the first year the company had recruited in Madurai. We were supposed to be posted to Chennai, then were moved to Bangalore. I wanted to go to Chennai, but I thought it'll be okay to go to Bangalore to work in such a good company. Since my friends were coming too, it gave us a sense of security. The company gave us help finding brokers for flats. We were given lodging for a week and we called the brokers and found this place. My mother wanted me to join the company, but she was worried about Bangalore after the change from Chennai because it's a different language than ours; also she felt that Bangalore is too fast. When all of us came, she felt okay.

"I have an older brother doing MBA. My mother is a graduate in hotel management; she works for a hotel. My dad died earlier. He had no college education; his career was in the real estate business. I did not go to a private school. I picked up my English while studying in college.

"I would like an arranged marriage, and I would take time out to have a child. But I want to get married to someone who's in Bangalore, and stay here and continue with this company after I marry. It's very comfortable, very flexible, and provides good benefits. Also, things have changed, and now both the husband and wife work. I don't think there will be any dowry in my marriage. See, I'm earning a lot! Some of the money I earn will certainly be my own—absolutely. My Mom is saving up for my marriage. I'm collecting my money to invest now, and some for an MBA programme later."

**Maria**, age 21, was wearing pants and blouse. She works in financial services and leases products, working on the Asia Pacific team. She felt that the training she received at the beginning of her work was excellent. She had team-building training to build a peer bond among the members of her team, and she felt enthusiastic about this. She was impressed that she had a job in hand three months before graduation with her B.Com. She feels the money she earns will be useful for her marriage, and intends on having an arranged marriage. Some of her relatives live in Sri Lanka, and her parents may arrange her marriage in such a way that they, she and her husband will all end up living in Sri Lanka.

**Helen**, age 21, was wearing a *sari*. She also has a B.Com, and works in the same department and team as Maria. The team has three men and two women. The job training she received at the outset taught her the generic codes to use in the process she works on. There is also a training called Metamorphosis, which helps new staff transition from college to work. She thought it was very interesting.

It taught skills on how to get along with people, and on teamwork, how not to let one person dominate, how to hear the other's view.

Helen is a strong and vivid personality. She keeps the whole group entertained during weekends when they are together. She expects that her marriage will take her back to Tamil Nadu, and she expects to have an arranged marriage. In the future, even if she is settled in one of the smaller cities or towns in Tamil Nadu, she wants to be either working or starting a business of her own. She also has some intentions about becoming a leader among women in her local area, wherever that may be. She plans to reserve some of the funds she is currently earning for her own purposes, even for starting a business. Her parents are able to support her financial goals, because they don't require her money.

**Preeti** is 20 and an arts graduate; she was wearing a salvaar outfit. She works in financial services for European countries. Her ambition is to become a company secretary. She plans to take a course for this on the side. Her parents only finished 10<sup>th</sup> standard, and currently need her money. They plan to move to Chennai next month to stay with her brother, who has recently located there. They were disappointed when her posting was changed to Bangalore. Her marriage is likely to be arranged with someone who lives and works in Chennai, near the other family members. She expects to continue work after marriage, and to fulfill her ambition to become a high-level company secretary.

**Margaret** is 22 and a science graduate. She was wearing a western outfit. Her parents were each educated up to 11<sup>th</sup> standard; her father is retired from the armed forces. Margaret loved science, especially biology, in college. But now she is processing orders, working for all countries and regions. She says she is learning some words in French and German. "I never imagined that I'll be working for such a big company," she says. She thinks there is a great deal to learn in this company, and hopes to continue to build a career in it.

Her initial training was extensive. The communication skills training was helpful in teaching her different and effective ways of speaking to superiors, with all due respect but without fear. She expects to keep working after marriage, and aspires to become a supervisor herself within the next few years. She expects to have an arranged marriage. She'll keep working but take a break for children. Would she speak to her parents if she met a boy she liked? She says, "I prefer an arranged marriage. I feel that my parents can find a better boy than I can. Knowing me, they know what I like and what I don't. I believe that they'll find a very good partner for me." They will find a partner who is her "equal in studies and equal in earning". She doesn't know where such a husband will be found, but it may have to be outside of Madurai. But even if she goes back to Madurai to live, she'll be working, she says.

She often visits relatives of hers who live in Bangalore. But "weekends are the only time all of us can be together and enjoy," she says, referring to her apartment mates. They go on excursions, play games, cook together and listen to Helen tell excellent stories.

Margaret has a 15 year-old younger sister, who wants to study computer science; Margaret wants to support her. At present her parents need some of her money, and she is happy to supply it. They plan on receiving money from her for only three months, then letting her keep all her earnings. The mother is managing the household on the father's retirement pension, and is proud of that. She doesn't want to take money from her daughter for long, and says that Margaret should save money in her own bank account. Margaret intends to spend some money on her younger sister as she sees the need.

**Sarita** is 21. She was wearing a *sari*. She has a B.Sc. in nutrition and had thought of becoming a dietician. Now, however, she makes a salary equal to that of her father, who works in a government office in Pondicherry. When the company recruiters came to the college campus, they ended recruiting around 60 new hires. She was given an offer, and told her parents. Her mother doesn't work, but was happy Sarita had an opportunity to work. They initially felt she would be interrupting her studies, and should be going on to get her Master's degree. Her father thought that college graduation alone would not be enough to earn a good salary; but he was unprepared for the generous offer that she got. She and her family then decided it would be all right for her to start out with a BPO job and get the Master's later. She is making arrangements to do her MBA in Human Resources by correspondence while still working, and expects to finish that degree by next June.

She wants to make sure to complete her studies before her marriage, after which she still plans to work. Her marriage will occur after about three years, and will be arranged. There may or may not be any dowry planned; she does not know, as the parents haven't informed her; but she will not oppose them about it, one way or the other.

These very young women from Madurai are excited to be living away from home, earning good money. They are enormously respected by their parents for moving into this sector and providing for their families and their futures, even though this has required moving far from home. Their lifestyle remains modest and unsophisticated, and they feel protected by one another's company. But at the same time, their expanding career views are supported by one another's experiences. They see their powerful multinational company in an idealistic light, and subscribe to its promises of great career growth potential. If they are not sadly mistaken in this potential, they may move up, as they are all bright and apparently well qualified.

On the other hand, when their marriages are arranged, many of them may have to leave the company and the city as well, and then figure out how to flourish in a less career-friendly environment. It is notable, however, that this major multinational corporation actually went out to Madurai to find them. The ITES sector may open new branches in smaller places all around India, and this will have a variety of effects that are not fully predictable now.

We were referred to several young women with ITES experience who are now studying at a private business college in Bangalore.

**Meena** is 23. She was wearing a *salvaar* outfit as most of the business college girls did. She had one year's work experience before entering the programme doing pre-sales work for a large American company, a job she got through a placement company one week after getting her BE. The work was monotonous. She earned Rs. 6,000 a month and spent it all on purchases. She expects an arranged marriage, but she plans to make it clear that if her husband has a transfer, he must promise to relocate with her sometime, too. Whatever earning there is, she says partners are equally responsible for the money. She has plans to start a business sometime in the future, and has developed a business plan for a hotel.

**Deepa** is 23 and has her BE. She spent two months in a call center. She had a night shift and found it stressful. She spent all the money she earned on her cell phone and other purchases. Her mother has an MA and a responsible job, her father an LLB. Deepa would prefer a love marriage, but within the same caste. Meetings arranged by the parents would be okay, but she would date for several months before deciding. About dowry, she says. "no way." She would stay home for some time with kids if her husband had a really good job, earning Rs. 50,000 per month.

**Parvati** is 23. She had a year off after getting her BBM, and worked in a call center for eight months while preparing for her business school entrance exams. It was a day shift job working for a British telecom company. She talked on the phone with people in the UK and found the work culture good. Both schedules and targets were easy to manage. She made some outgoing cold calls, and others that were incoming help-desk calls. She had a set script, but didn't find it boring because all the responses were different. She was trained in how to calm herself when irate customer calls came in, and how to be patient while explaining.

Her father has a business and her mother assists. He has a 12<sup>th</sup> standard education; the mother has a BA. Parvati wants to work after her Masters in either HR or financial consulting. She expects to marry in a couple of years. She prefers a love marriage, but says that her parents need to trust the mate. She plans to convince her parents. Caste is not to be considered; what matters is a good understanding between the partners. She plans to work throughout her life. She might take two or three years break for children, and then put them in play homes. Or the parents may help with the children.

**Madhavi** is 22. She was wearing jeans, tee shirt and jacket. She worked for a year in call centers in two different places after getting her BE from another state. She heard about a Hyderabad company from friends and she went there, took an interview and started at once, far from home. After two months she quit for a better pay package in Mumbai. She felt that it had a good atmosphere and was safe, although it was at night. It was a technical help desk job.

She felt that she was trained well both in technical processes and in accent adjustment, but what she liked most about her training was learning patience. She says she used to be an impatient person, but learned to speak slowly and explain patiently. She was expected to do her calls within eight minutes each.

She got good rankings, and ended with a pay of Rs. 15,000 per month and an award as the month's top representative. However, "It wasn't my dream job. The timings are odd; the body gets upset." She was leaving for further studies, in any case.

Her parents both have Bachelor's degrees, and her father is an engineer. Her elder sister is a doctor; her younger brother is finishing an engineering degree. Madhavi wants to fund her own post-graduate education, and has taken a loan, because she prizes independence. She will get her Master's and then work for three to four years before marriage. She will be settled as a manager and repay her loan herself before marrying. The marriage could be either arranged or not. She has no desire to have children; they are too much responsibility. She definitely wants her own bank accounts for managing her own earnings.

All of these four business-school respondents had used the ITES sector merely as a stepping-stone, and nothing else. Three are qualified as engineers. What was particularly unusual about them was that they were not willing to sit around waiting to take the qualifying exam for the business school admission: they felt the need to be out working. One of them moved around India to work in several different cities.

There is certain forcefulness about the way these young women speak. Each one has something she wants to insist upon. These young women have claims; they plan on being heard. We cannot predict, of course, whether their best career goals will transpire, but they seem likely to make a strong personal mark.

Their relationships with their parents regarding money had not changed. Two were being given full financial backing, and two were supporting themselves through business school either wholly or partially. The latter two seemed most likely to succeed in maintaining careers, based on their determination to be financially independent. These two also expressed considerable appreciation for whatever skill-building opportunities the call centers offered.

While arranging interviews with business college students who had the ITES work experience we were looking for, we were also offered the chance to have discussions with others there. These interviews are summarized briefly.

Four young men, ages 20-27, spoke to us. Their parents are all well educated and are paying for their post-graduate training. These young men have extremely high ambitions for their careers; two expect to become CEOs. They had much to say about the content of their work ambitions, partly because two of them were older and had industry work experience. Each talked about the sector he was interested in, its growth potential, and his approach to customers.

They expect to marry between 28 and 30. Arranged marriages or love marriages are both acceptable to them. Their wives should be highly educated and working, preferably of the same caste.

There should be no dowry. The women should have independent funds and independent minds. These men have rather idealistic notions about both the woman and the relationship: not only should a woman be independent, with a totally individual character; she should also be adjusting, beautiful, and clever. Both partners should share the responsibility for children and for elders. It is understood that the husband's parents will be living with them after marriage. These young men feel deeply obligated to their families.

While one can easily see a potential for conflict among some of the goals they stated, the fact is that they will probably need to make adjustments in order to have the working wives they are looking for. If they marry young women like some of those we met, and this is the kind they seemed to want, rather than less qualified brides, they may need to adjust quite a lot. On the other hand, their wives may end up curbing some of their own ambitions after the children arrive.

We also talked to 14 women at the school who had no work experience, and one who did, but not in the ITES sector. These women expect to begin work for the first time after finishing their certificates. The school has so far succeeded in providing 100 per cent placements for its graduates, and it guarantees that none of these will be in call centers.

A 31-year old married woman with six years managerial experience plans not to work immediately after getting her qualification, so she can start her family. She has a love marriage, not within her caste. She believes a woman should have her own views, financial independence, and a reserve fund to use as she sees fit, including for starting her own business. She is mainly supporting herself through the programme. She feels that while children are young, career may need to take a back seat; but she indicates that after so much experience and education, this period should not be a long one.

The other thirteen women are between 21 and 24. Most have rather idealistic career development plans. They do not represent women with work experience, but their marriage plans are relevant. One is already married, eight prefer an arranged marriage, and five prefer love marriage. They all strongly believe that they should be married before the age of 26 or 28. Each one intends to stipulate conditions for marriage that include their right to work. There is generally a strong feeling against dowry. These women believe they will be significantly contributing to the finances within their marriages. Many believe they should have control over some independent money as well. Many of them expect to have in-laws living with them. They feel that either arranged marriages, or self-planned marriages fully agreed to by both sets of parents, will be advantageous to them. They expect to get help from their elders in caring for children while they work and pursue their careers.

## III. Issues and emerging trends

## Marriage arrangement and dowry

The issue of dowry has been a conundrum for years in trying to understand the devaluation of women within the Indian cultural system. Scholars debate whether it operates at an economic level, or is primarily a cultural requirement. In our sample, however, there is very little support for dowry, removing that issue

as a reason for female devaluation. In fact, the interviews as a whole suggest that dowry is not a cultural mandate for this group.

It may be observed that the women in our study group are members of families that have valued their daughters highly. These women, both those who have worked in the ITES sector right out of college, and those of the more advantaged group who are being sent for post-graduate qualifications, come from families where they have been encouraged and well cared-for. They have had considerable money spent on them. In fact, these girls have had all their needs provided for throughout their college years, while most of them still lived at home.

This raises important generational issues. At an international level, it is comparatively very unusual for people starting careers after college to have the option not only to live in the parental home but also to have all their needs looked after. This provides a comparative advantage for India based on its intergenerational families. It appears that the current generation of urban middle class Indian parents is willing to make tremendous investments in its grown children of either sex. Once the decision had been made, very early in the children's lives, that they would be educated well, an almost unlimited level of parental commitment to these young people was generated. The limit, however, is the required age of marriage for daughters.

The required age at marriage for the young women interviewed seems to average between 25 and 26 years, slightly older for those in business school. To change this requirement, some of these women are attempting to make themselves more independent of their families. They want more control over the timing of their marriage, and some want to select their own partners. All still hope eventually to get parental agreement.

Another important generational issue is the expected utilization of the parent generation for child-care support. This convenient possibility makes an arranged marriage look like a continued source of help for career-oriented young people. Marriage arrangement no longer seems to be carried out in order to fulfil the social needs of the parents, so much as it is to fulfil the family labour needs of the young people. One wonders if some members of the older generation may rebel against this emerging system later on in the generational transition.

The traditional concept of arranged marriage seems to have changed, in content if not in form. There are variations along the spectrum of introductions to be arranged by the parents, with greater or lesser amounts of free choice available to the young people. The matches called "love marriages" often seem to share some of the characteristics of the newer type of "arranged marriage." Young people may form an attachment, but they behave very respectfully towards their parents, desiring not only their consent, but also their full support for the future family. To obtain these blessings, some couples may wait several years and complete additional qualifications of either education or employment, or both.

# Money and financial autonomy

Since a woman having a well-paid job seems to substitute fairly well for dowry, it is clear that money has significant power in altering some aspects of culture. We are not convinced that all aspects of dowry have been eliminated, since the young women and their parents are saving money for their marriages. But some of this saving can be seen as an updated version of *stridhan*, the marriage portion belonging to a wife; and some of it will be spent on the wedding itself.

The apparently novel approach to dowry these young people hold is of less financial relevance to them than the lifetime earnings horizon they see stretching out before them. These young women and men are enormously optimistic. The boom that has been more or less in existence since the early 90s seems to them like an almost fixed condition of endless opportunity. As such, they see no bar to loosening the traditional bonds that have previously bound women to the home. Night-shift work had seemed (until recent incidents) to be safe and decent, and women have been moving around in the public space regularly without censure. Expectations in marriage among this group include a high level of trust between the partners, so that each partner may freely go about his or her career business without being questioned or doubted.

This spatial freedom relates to security issues for females that previously conditioned dowry demand. Part of the reasoning which sees a daughter as a burden has to do with the need to protect her against predatory men. This clearly still affects the calculus (see, for example, the <u>Times of India</u> editorial of Sept. 28, 2005). The security problem has received an even harsher emphasis recently due to the murder, in December 2005, of a young woman in Bangalore by a man falsely purporting to be her company driver.

Women in the study group have strong expectations of rights to financial autonomy. How this autonomy will actually play itself out in their future marriages remains to be examined. But it is clear that the young women who are currently earning are absolutely galvanized by both the money and the work. Their eyes are bright; their voices are filled with energy. The girls who are still studying speak vigorously, too, of hopes for exciting professional careers. The possibility or real experience of having some money in their own hands, and not a small amount of it, at that, creates a powerful sense of enthusiasm.

These young people project a somewhat romantic and very hopeful picture of mutually supportive marriages, in which each partner is working, fulfilling career dreams, and earning very good money. While grimly stereotyped gender roles may intrude again later, the present appears to them to be filled with new possibilities.

#### **Opportunity, training and career development**

To what extent is it likely that opportunities for well-educated young people (with or without the growth of opportunities for others less well qualified) will continue to grow? Vicziany warns, "The growth of the services sector will also continue. . . However, the increased share of GDP being generated by services has

been accompanied by a declining share of jobs in that sector. . . India's biggest problem will remain unemployment" (2005, p. 229).

In addition, there is a proliferation of demand for MBAs and MBA-equivalency certificates among members of the population who can afford to acquire these qualifications, without any corresponding expansion of truly management-level jobs. This amounts to a kind of education inflation, leading to a deskilled level of job opportunity masquerading as something more. As another commentator writes, "The increasing privatization of education . . .[is creating] a new breed of internationally-immobile work force with low, but highly specialized skills, ready to plug into the global production chain of knowledge industries" (Gurumurthy, 2005, p. 11).

If this is not an overstatement, will such education inflation tend to disadvantage the career opportunities of women more than those of men? Especially if women take time off from the ambitious climb up the rather risky and insecure career ladder, the work available to them may be less desirable. Both partners may be working, yet career fulfillment could prove somewhat elusive.

Yet one of the characteristics of this sample of young women is their appreciation for the skills training they have received, and the way it has broadened their understanding. Some of their expressions of this may seem somewhat unconvincing on paper, as when they say that being exposed to other cultures is interesting, mixing with other kinds of people in the workplace is broadening, and learning clever selling techniques gives them more personal strength. However, while speaking with them, their conviction about the fact that they are growing and improving as persons is very convincing indeed. Critics may argue whether this is good or bad, but for these young women it is a powerful 'good'.

Within the circle of professional women, many messages are in evidence, urging and encouraging action towards furthering careers. A good example was the speech of former minister Margaret Alva to the 2005 Madras Management Association's Women's Convention. In the framework of becoming a "woman of influence," she urged participants to exercise their own influence at home in order to take time out, even when the family sometimes made this difficult, to attend the training necessary to upgrade their careers.

Here the concept of empowerment re-enters the discussion. If women can be seen as empowered only against a backdrop of previous disempowerment, that backdrop broadens to include the experience of their parents. Particularly mothers, but sometimes fathers as well, were often unable in the past to achieve careers they desired, even when they had qualifications. Female empowerment is defined as an active experience in which a woman makes changes occur in her circumstances. These young women express themselves as being fully ready to do whatever it takes to develop satisfying lifelong careers, at the same time working in a diplomatic way against obstacles that traditional society presents. They expect and rely on the continued support of their parents, which has already been in evidence throughout their lives. They plan to demand the support of their husbands; however, it must be negotiated. And they hope to obtain, through deference to the forms of custom, and probably through negotiation, too, the full support of their in-laws.

Young women currently developing professional careers, using India's high-tech sector either as a focus or as a stepping-stone, are actively participating in an inter-generational project, involving the heartfelt commitment of members of the elder generation, as well as the strong educational background, optimism and can-do spirit of the young.

Women with less elite educational qualifications, however, may ultimately prove to be more influential in actually changing the culture of female devaluation. In the lower middle class where young women take up these jobs, their educational attainment difference with their parents is even sharper. They have gained English-medium education with the help and support of lower income parents who have very little education and speak very little English. Their income makes an enormous difference in the immediate economic well-being of their parental families, and can do so in their marital families as well. The financial contribution they make, the skills they learn, the goals they develop, and the personality changes they undergo may make an even bigger dent on the gender system as we now know it.

# IV Conclusion: From 'male breadwinner' to 'gender equity' family

A crucial factor responsible for accelerated demographic transition and social change is economic development. Economic transformation, along with significant improvements in health and family planning, are the forces driving fertility transition in societies today, including India. Mortality and fertility decline have in turn provided favorable conditions for social and economic advancement.

In the urban middle class as a part of this transition, the concept of "male breadwinner" is slowly giving way to a 'gender equity' model of family. Whether in the area of education or employment, men and women receive more equal treatment than in previous generations. This is visible in the urban Indian setting, where many middle class parents give an equal importance to girls' education as to that of boys. Girls are being educated for employment, just as boys are. This scenario offers women opportunities to be career-oriented and to plan to become financially independent, rather than pursuing a mainly dependent role as housewife and mother. So the majority of these women want to work and earn, rather than fully depend on their husbands for a living. Somewhat similar is the case with young men, who want their partners to be gainfully employed so that they can enhance their own standard of living. This transition, both in attitude and in practice, from male breadwinner model to two-income couple (McDonald, 2005), will almost certainly intensify with growing numbers of young women entering the new global job market, which offers seemingly glamorous occupations with handsome salaries, whatever its hazards and insecurities may prove to be.

These young women in the IT sector, with their assertive attitudes, large incomes, and renegotiated family relationships, may (or may not) begin to be imitated by others in a movement towards greater gender equity, and become role models for young women of less privileged backgrounds. Our hypothesis is that young career-oriented urban women, making a great deal of money at a very early age in the global market, will exercise a demonstration effect affecting the attitudes and ambitions of others.

We would like to see this hypothesis tested over the next few years. In order to pursue these issues, questions such as those we asked need to be put to a much larger and statistically representative sample of young women, stratified according to family economic and educational background. We hope also to pursue these questions into smaller cities and rural towns, as young women become more able to attach themselves to some aspect of an expanding high-tech sector. It is in these smaller cities and towns where the culture of female devaluation, with its alarming discriminatory outcomes, has persisted and grown even larger till now.

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<sup>&</sup>lt;sup>1</sup> For a detailed review of the history of Bangalore and its growth as a Network City, refer to Heitzman, 2005; for an admiring treatment of the Bangalore IT phenomenon, see Friedman, 2005.

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